



IMPORTANT NOTICES ABOUT YOUR HEALTH COVERAGE

NO ACTION REQUIRED

You are receiving this memo as a covered member of the City of Springfield Retiree “Non-Medicare” Health Plan. This memo and the attached pages contain important information that may impact you and/or your dependents. Please note that no action is required on your part in response to these notices.

No Premium Changes for January 2015: There will be no premium increase effective for the first half of the 2015 plan year. The Health Insurance Committee will review the Health Plan funding status again in the spring and evaluate whether premium rates must be changed for July 2015 coverage. According to City ordinance, a 3% premium increase is required in July if the fund balance dips below the six-month reserve dollar amount.

Summary of Benefits and Coverage (SBC): Under the Affordable Care Act (ACA), group health plans, such as the City of Springfield Retiree Health Plan, are required to provide plan members with a concise document detailing, in plain language, simple and consistent information about health plan benefits and coverage. The purpose of the SBC is to help plan members better understand their current coverage and allow you to easily compare coverage options. The attached SBC summarizes the key features of the City of Springfield Retiree Health Plan’s coverage, such as the covered benefits, cost-sharing provisions, and coverage limitations and exceptions.

Notice of Privacy Practices: The City of Springfield Health Plan and its Business Associates such as Mercy Health, MedTrak and Med-Pay have practices in place to protect your personal health information. In addition, the City of Springfield Health Plan has a Notice of Privacy Practices that describes how the City uses and discloses protected health information, and it also discusses important Federal rights that you have with respect to your protected health information. If you would like to view or obtain a copy of the City of Springfield Health Plan’s HIPAA Notice of Privacy Practices, you may contact: Krystal Ray, Senior Human Resources Specialist, City of Springfield, 840 Boonville Avenue, Springfield, MO 65802, 417-864-1608 or kray@springfieldmo.gov. This notice is also available via CityShare under Human Resources Services and clicking on the “Benefits” link

Women’s Health and Cancer Rights Act of 1998 Annual Notice: If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women’s Health and Cancer Rights Act of

1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this Plan. Therefore, the deductibles and coinsurance shown in the Schedule of Benefits for this health care plan apply. If you would like more information on WHCRA benefits, call the City's Third Party Administrator, Med-Pay, Inc., at (417) 886-6886 or toll free at (800) 777-9087.

Should you have questions about the City of Springfield Retiree Health Plan, please contact Krystal Ray, Senior Human Resources Specialist at 417-864-1608 or at kray@springfieldmo.gov

Health Insurance Committee Members:

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